

**California Department of Insurance
Informational Hearing**

**Insurance and Transportation Network Companies:
Solving the insurance challenges so passengers, drivers,
pedestrians and property owners are adequately protected**

*****PARTICIPANTS AND TOPICS SUBJECT TO MODIFICATION *****

**Friday, March 21
1-3pm
State Capitol, Room 112, Sacramento**

Opening (5 minutes)

TNC Panel: current insurance situation, recent improvements, remaining challenges (15 minutes)

Issues

- *What have TNCs done to respond to real/perceived insurance challenges?*
- *What opportunities exist in this new industry for insurance companies?*
- *How do TNCs read personal auto exclusions?*
- *Does any TNC use fall under casual carpooling exception?*
- *Should “app open, waiting to accept a ride” be covered by TNC’s insurance? Where should the line be drawn?*
- *Insurance challenges posed by drivers with multiple apps open.*

Questions and Answers (10 minutes)

Insurance Panel: commercial, personal, endorsements and claims (15 minutes)

Issues:

- *How do insurers read personal auto exclusions?*
- *Does any TNC use fall under casual carpooling exception? Who decides?*
- *Should “app open, waiting to accept a ride” be covered by personal auto insurance? Where should the line be drawn?*
- *How does the “duty to defend” work?*
- *Are there commercial/personal “hybrid” insurance products that currently exist?*
- *Might insurers create “endorsements” for this type of use?*
- *What opportunities exist in this new industry for insurance companies?*
- *What potential risks do drivers face using their personal vehicle for TNC purposes?*

Questions and Answers (10 minutes)

Panel: How insurance works for similar services that transport people for money (5 minutes)

Issues

- *What does commercial auto insurance cost?*
- *What are the insurance requirements for taxis and charter party carriers?*
- *May drivers use the commercial vehicle for a personal purpose? Is there a “hybrid” product in this context?*

Questions and Answers (5 minutes)

Public comment (5 minutes)